

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

Page 1 of 55

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Schumacher, Michael, A.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Schumacher, Lynn, S.</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): <b>0753</b>	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): <b>13045 Spruce Hill Court Lemont, IL.</b>	Street Address of Joint Debtor (No. & Street, City, and State): <b>13045 Spruce Hill Court Lemont, IL.</b>
ZIP CODE <b>60439</b>	ZIP CODE <b>60439</b>
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business: <b>Cook</b>
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP CODE	ZIP CODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIP CODE	

<b>Type of Debtor</b> (Form of Organization) (Check one box.)	<b>Nature of Business</b> (Check one box)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____	<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000 Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion	<b>THIS SPACE IS FOR COURT USE ONLY</b>
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**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X

Signature of Attorney for Debtor(s)  
**Dennis M. Sbertoli**

Date  
**6-2-09**  
**3128965**

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

- ☐ Yes, and Exhibit C is attached and made a part of this petition.  
☒ No

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☐ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**  
(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**  
(Check all applicable boxes.)

☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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 Voluntary Petition  
 (This page must be completed and filed in every case)

Page 3 of 53  
 Michael A. Schumacher, Lynn S. Schumacher

### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Debtor Michael A. Schumacher

X

Signature of Joint Debtor Lynn S. Schumacher

Telephone Number (If not represented by attorney)

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X Not Applicable

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

#### Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_

Chapter 7

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,016,843.83		
B - Personal Property	YES	3	\$ 23,270.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	3		\$ 1,431,202.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 16,100.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 7,381.37	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,914.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 6,952.75
TOTAL		21	\$ 1,040,113.83	\$ 1,454,683.37	

In re: Michael A. Schumacher Lynn S. SchumacherCase No. \_\_\_\_\_  
(If known)

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
13045 Spruce Hill Court Lemont, IL 60439  LOT 16 IN THE RAVINES BEING A RE-SUBDIVISION OF PART OF LOTS 6 AND 7 IN COUNTY CLERKS DIVISION IN SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-32-203-039-0000	Fee Owner	J	\$ 600,000.00	\$ 869,202.00
NOTE: Property is in foreclosure, case number 08CH 40833.				
316-318 Canal St. Lemont, IL 60439  LOT 3 (EXCEPT RAILROAD) IN BLOCK 34 IN KEEPTAW, IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-20-418-006-0000	Fee Owner		\$ 416,843.83	\$ 562,000.00
NOTE: Title held in the name of JLS Real Estate Development, an Illinois Limited Liability Company. Property is currently in foreclosure, case number 08 CH 44551				

Total &gt; \$1,016,843.83

(Report also on Summary of Schedules.)

In re Michael A. Schumacher Lynn S. Schumacher

Debtors

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		US Currency	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at Sub Bank	J	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household furniture: family room consisting of sectional sofa, big screen TV, two cabinets and stereo equipment; kitchen table with four chairs, two stools, one hutch: dining room furniture consisting of table with 6 chairs and two leafs, one hutch and one corner cabinet: foyer display cabinet: living room furniture consisting of sofa, love seat, chair, sofa table, three lamps: home office consisting of one desk and four file cabinets: master bedroom consisting of one king size bed, one dresser, cabinet for TV, VCR, player: second bedroom, one queen size bed, one dresser, one night stand, armoire and one TV: third bedroom, one double bed and two dressers: fourth bedroom consisting of one armoire and two treadmills "not currently operating; basement, one pool table, one pub table and four stools, one couch, one coffee table, one sofa table, two chairs, ceiling fans, and four cabinets with bar back from Valentines restaurant.	J	0.00

In re Michael A. Schumacher Lynn S. Schumacher

Case No. \_\_\_\_\_

Debtors

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous used clothing of debtors and children	J	550.00
7. Furs and jewelry.		Miscellaneous costume jewelry, wedding rings	J	350.00
8. Firearms and sports, photographic, and other hobby equipment.		Golf clubs, bowling balls	J	200.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		JLS LLC, an Illinois Limited Liability Company. Not active but title holder to 316-318 Canal, Lemont. (Restaurant property-vacant)		0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Valentines Bistro Inc., an Illinois Corporation, not currently operating.		0.00
		NOTE: Valentine's Inc., operated restaurant at 316-318 Canal, Lemont. Ceased operations. Community Bank of Lemont placed in possession per order entered in the Circuit Court of Cook County.		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			

In re **Michael A. Schumacher Lynn S. Schumacher**

Case No. \_\_\_\_\_

Debtors

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Infinity FX35 SUV,, approximately 80,000 miles, in good condition. Market value taken from Edmunds.com	J	14,307.00
Automobiles, trucks, trailers, and other vehicles and accessories.		F350 Cargo Van, Burgundy, Approximately 41,000 miles, minor damage to bumpers, various dents to interior. Market value taken from Edmunds.com	J	7,113.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Dell 2004 computer, printer and monitor	J	200.00
29. Machinery, fixtures, equipment and supplies used in business.		Ceiling fans, bar backs	J	400.00
30. Inventory.	X			
31. Animals.		1 dog and 1 cat	J	0.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
2 continuation sheets attached				Total \$ 23,270.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)



In re Michael A. Schumacher Lynn S. Schumacher Case No. \_\_\_\_\_  
Debtors (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds  
\$136,875

☐ 11 U.S.C. § 522(b)(2)

☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Infinity FX35 SUV,, approximately 80,000 miles, in good condition. Market value taken from Edmunds.com	735 ILCS 5/12-1001(c)	4,800.00	14,307.00
Ceiling fans, bar backs	735 ILCS 5/12-1001(b)	400.00	400.00
Dell 2004 computer, printer and monitor	735 ILCS 5/12-1001(b)	200.00	200.00
Golf clubs, bowling balls	735 ILCS 5/12-1001(b)	200.00	200.00
Miscellaneous costume jewelry, wedding rings	735 ILCS 5/12-1001(b)	350.00	350.00
Miscellaneous used clothing of debtors and children	735 ILCS 5/12-1001(a),(e)	550.00	550.00
US Currency	735 ILCS 5/12-1001(b)	50.00	50.00

B6D (Official Form 6D) (12/07)

In re **Michael A. Schumacher Lynn S. Schumacher**  
DebtorsCase No. \_\_\_\_\_  
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.							
Community Bank of Lemont 1229 State Street Lemont, IL 60439	J	Second Lien on Residence 13045 Spruce Hill Court Lemont, IL 60439		X		272,000.00	0.00
Burke and White PC 5330 Main St. Suite 200 Downers Grove, IL 60515		LOT 16 IN THE RAVINES BEING A RE-SUBDIVISION OF PART OF LOTS 6 AND 7 IN COUNTY CLERKS DIVISION IN SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-32-203-039-0000					

2 continuation sheets  
attached

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 272,000.00	\$ 0.00
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Michael A. Schumacher Lynn S. Schumacher  
 Debtors

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODERATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		VALUE \$600,000.00					
ACCOUNT NO.	X	05/05/2004 Mortgage 316-318 Canal St. Lemont, IL 60439			X	562,000.00	145,156.17
Community Bank of Lemont 1229 State Street Lemont, IL 60439		LOT 3 (EXCEPT RAILROAD) IN BLOCK 34 IN KEEPTAW, IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-20-418-006-0000					
Burke and White PC 5330 Main St. Suite 200 Downers Grove, IL 60515		VALUE \$416,843.83					

NOTE: Debtors are guarantors on loan made to JLS Real Estate Development, LLC, which LLC, owned the property from which Valentines Bistro Inc. was operated. Currently in foreclosure.

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >  
 (Total of this page)

Total >  
 (Use only on last page)

\$ 834,000.00	\$ 145,156.17
\$	\$

(Report also on Summary of Schedules) (if applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6D (Official Form 6D) (12/07)- Cont.

In re **Michael A. Schumacher Lynn S. Schumacher**

Case No. \_\_\_\_\_

(If known)

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	J	<b>Mortgage</b> 13045 Spruce Hill Court Lemont, IL 60439  LOT 16 IN THE RAVINES BEING A RE-SUBDIVISION OF PART OF LOTS 6 AND 7 IN COUNTY CLERKS DIVISION IN SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-32-203-039-0000  VALUE \$600,000.00				597,202.00	0.00

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal >  
(Total of this page)

Total >  
(Use only on last page)

\$ 597,202.00	\$ 0.00
\$ 1,431,202.00	\$ 145,156.17

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(If known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**1 continuation sheets attached**

In re Michael A. Schumacher Lynn S. Schumacher  
 Debtors

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO.  Illinois Department of Revenue 100 West Randolph Chicago, Illinois 60601		J	Undetermined IL1040 liability				100.00	100.00	\$0.00
ACCOUNT NO.  Internal Revenue Service Mail Stop 5010 CHI 230 South Dearborn Street Chicago, IL 60604		J	1040 liability for 2007. Payment plan currently in place with IRS				16,000.00	16,000.00	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of  
 Creditors Holding Priority Claims

Subtotals  
 (Totals of this page)

Total >  
 (Use only on last page of the completed  
 Schedule E. Report also on the Summary of  
 Schedules.)

Total >  
 (Use only on last page of the completed  
 Schedule E. If applicable, report also on the  
 Statistical Summary of Certain Liabilities and  
 Related Data.)

\$ 16,100.00	\$ 16,100.00	\$ 0.00
\$ 16,100.00		
	\$ 16,100.00	\$ 0.00

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 27620  A Step Ahead Footcare c/o Armor Systems Corporation 1700 Kiefer Dr. Suite 1 Zion IL. 60099		Medical services rendered, assigned for purposes of collection.		X		939.20
ACCOUNT NO. 630-243-984-39060  AT&T P.O. Box 8100 Aurora, IL 60507	H	Telephone service provided				179.02

5 Continuation sheets attached

Subtotal >	\$ 1,118.22
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)



In re Michael A. Schumacher Lynn S. Schumacher

Case No. \_\_\_\_\_  
(If known)

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4917 Callahan Plumbing and Irrigation 900 Lemont St. Lemont, IL 60439	H	Plumbing services rendered at debtor's former business		X		145.00
ACCOUNT NO. 4802132564071630 Capital One P.O. Box 30285 Salt Lak City, UT 84130-0285	X	Credit card issued to co-debtor and used in operation of debtor's former business.		X		1.00
ACCOUNT NO. 8255909146707481 Dish Network PO Box 9033 Littleton CO., 80160		Television service		X		105.43
ACCOUNT NO. John C. Mastrud DDS 15531 127th St. Lemont, IL. 60439		Medical services rendered to debtor				227.00

Sheet no. 1 of 5 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal	\$	478.43
Total	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Kleiser Therapy Services PC 2803 Butterfield Rd Suite 350 Oak Brook, IL 60523  Merchant Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606		Medical services rendered to debtor.		X		279.83
ACCOUNT NO. 0196  Lemont Fire Protection District 15900 New Ave. Lemont, IL 60439		Fire alarm monitoring provided to debtor's former business at 316 Canal St. Lemont. Account in business name, and listed for notice purposes only.				180.00
ACCOUNT NO. 0026-219-9300  Lemont Public Works Department 16680 New Avenue Lemont, IL 60439		Utility service provided by Village to debtor's former business at 316 Canal St. Listed for notice purposes only.		X		777.44
ACCOUNT NO. 43-804-330-5190  Macy's PO Box 689195 Des Moines IA 50368	W	Miscellaneous consumer purchases.		X		376.29

Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ 1,613.56
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re **Michael A. Schumacher Lynn S. Schumacher**

Debtors

Case No. \_\_\_\_\_

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CREDITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6005-0650-1268-9217</b>  <b>Meijer</b> <b>PO Box 981064</b> <b>El Paso TX. 79998-1064</b>		<b>Miscellaneous consumer purchases</b>		<b>X</b>		<b>349.30</b>
ACCOUNT NO. <b>0188999441</b>  <b>Merchant Services Recovery Department</b> <b>PO Box 9599</b> <b>Knoxville, TN. 37940</b>	<b>X</b>			<b>X</b>		<b>644.82</b>
ACCOUNT NO. <b>34338737</b>  <b>Nicor Gas</b> <b>PO Box 870</b> <b>Aurora IL 60568-0001</b>  <b>NCO Financial</b> <b>P.O. box 6489</b> <b>Baltimore, MD 21230</b>		<b>Utility service provided to debtor's former business at 316 Canal St., Lemont.</b>		<b>X</b>		<b>1,555.97</b>
ACCOUNT NO. <b>0188-999-441</b>  <b>Nova Corporation</b> <b>SDS 12-2291</b> <b>Minneapolis, MN. 55486-0086</b>  <b>Merchant Services Recovery Dept.</b> <b>PO Box 9599</b> <b>Knoxville, TN. 37940-0599</b>		<b>Merchant services provided to Valentines Inc. Michael Schumacher may be guarantor.</b>		<b>X</b>		<b>644.82</b>

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>3,194.91</b>
Total >	\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re Michael A. Schumacher Lynn S. Schumacher  
 Debtors

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1518  Nu Look Car Wash 1388 State St. Lemont, IL 60439		Car wash service		X		27.45
ACCOUNT NO. 281-10000406306  Radiologist of Du Page SC 520 E. 22nd St. Lombard, IL 60148		Medical services rendered to debtor.		X		567.00
ACCOUNT NO.  Sertoma Speech and Hearing Center 10409 S. Roberts Rd. Palos Hills, IL 60465		Medical services rendered to debtor		X		81.60
ACCOUNT NO. SCHJE009  Tehming Liang MD 580 E. Boughton Rd. Suite A Bolingbrook, IL 60440	J	Medical services rendered to family member.				150.00
ACCOUNT NO. 092719  True Green 14405 S. Rt 59 Plainfield, IL. 60544-2647	W	Lawn service provided to debtor's former residence				66.00

Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors  
 Holding Unsecured  
 Nonpriority Claims

Subtotal	\$	892.05
Total	\$	

(Use only on last page of the completed Schedule F.)  
 (Report also on Summary of Schedules and, if applicable on the Statistical  
 Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>317835A683-210109</b>  <b>Watermark Physician Services Inc.</b> <b>c/o CB Accounts Inc.</b> <b>Dept. 0102</b> <b>PO Box 50</b> <b>Arrowsmith IL. 61722</b>		<b>Medical services rendered to debtor.</b>		<b>X</b>		<b>84.20</b>

Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors  
Holding Unsecured  
Nonpriority Claims

Subtotal >	\$ <b>84.20</b>
Total >	\$ <b>7,381.37</b>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable on the Statistical  
Summary of Certain Liabilities and Related Data.)

In re: Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re: **Michael A. Schumacher Lynn S. Schumacher**

Debtors

Case No. \_\_\_\_\_

(if known)

**SCHEDULE H - CODEBTORS**☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Valentines Bistro Inc. PO Box 277 Lemont, IL 60439	Capital One P.O. Box 30285 Salt Lak City, UT 84130-0285
JLS Real Estate Development LLC 13045 Spruce Hill Court Lemont, IL 60439  Valentines Bistro Inc. 13045 Spruce Hill Court Lemont, IL 60439	Community Bank of Lemont 1229 State Street Lemont, IL 60439
Valentines Bistro Inc. PO Box 277, Lemont, IL	Merchant Services Recovery Department PO Box 9599 Knoxville, TN. 37940

In re Michael A. Schumacher Lynn S. Schumacher

Case No.

Debtors

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Daughter</b>	AGE(S): <b>21</b>
Employment:	DEBTOR	SPOUSE
Occupation	<b>unemployed</b>	<b>unemployed</b>
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions  
(Prorate if not paid monthly.)

\$ 0.00 \$ 0.00

2. Estimate monthly overtime

\$ 0.00 \$ 0.00

3. SUBTOTAL

\$ 0.00 \$ 0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00 \$ 0.00

b. Insurance

\$ 0.00 \$ 0.00

c. Union dues

\$ 0.00 \$ 0.00

d. Other (Specify)

\$ 0.00 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00 \$ 0.00

7. Regular income from operation of business or profession or farm  
(Attach detailed statement)

\$ 0.00 \$ 0.00

8. Income from real property

\$ 0.00 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.00

11. Social security or other government assistance

(Specify) **Unemployment Unemployment**

\$ 1,246.00 \$ 668.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify)

\$ 0.00 \$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,246.00 \$ 668.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 1,246.00 \$ 668.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 1,914.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

**NONE**



In re Michael A. Schumacher Lynn S. Schumacher

Debtors

Case No. \_\_\_\_\_  
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>4,358.79</u>
a. Are real estate taxes included?    Yes <u>✓</u> No _____		
b. Is property insurance included?    Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>116.57</u>
b. Water and sewer	\$	<u>80.44</u>
c. Telephone	\$	<u>0.00</u>
d. Other	\$	<u>0.00</u>
<u>Cable, internet</u>	\$	<u>160.00</u>
<u>Gas</u>	\$	<u>258.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>50.00</u>
4. Food	\$	<u>550.00</u>
5. Clothing	\$	<u>20.00</u>
6. Laundry and dry cleaning	\$	<u>5.00</u>
7. Medical and dental expenses	\$	<u>0.00</u>
8. Transportation (not including car payments)	\$	<u>175.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
10. Charitable contributions	\$	<u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>0.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>66.67</u>
e. Other	\$	<u>0.00</u>
<u>Auto insurance</u>	\$	<u>144.67</u>
<u>Health insurance/ husband</u>	\$	<u>495.20</u>
<u>Health insurance/ wife</u>	\$	<u>292.41</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>Cell phone</u>	\$	<u>180.00</u>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 6,952.75

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<u>1,914.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>6,952.75</u>
c. Monthly net income (a. minus b.)	\$	<u>-5,038.75</u>

Document Page 26 of 55  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re **Michael A. Schumacher**  
**Lynn S. Schumacher**  
 Debtors.

Case No.

Chapter **7**

**STATEMENT OF MONTHLY NET INCOME**

The undersigned certifies the following is the debtor's monthly income .

Income:	Debtor	Joint Debtor
Six months ago	<u>\$0.00</u>	<u>\$0.00</u>
Five months ago	<u>\$0.00</u>	<u>\$0.00</u>
Four months ago	<u>\$1,246.00</u>	<u>\$668.00</u>
Three months ago	<u>\$1,246.00</u>	<u>\$668.00</u>
Two months ago	<u>\$1,246.00</u>	<u>\$668.00</u>
Last month	<u>\$1,246.00</u>	<u>\$668.00</u>
Income from other sources	<u>\$0.00</u>	<u>\$0.00</u>
Total net income for six months preceding filing	<u>\$ 4,984.00</u>	<u>\$ 2,672.00</u>
<b>Average Monthly Net Income</b>	<u><b>\$ 830.67</b></u>	<u><b>\$ 445.33</b></u>

Attached are all payment advices received by the undersigned debtor prior to the petition date, we declare under penalty of perjury that we have read the foregoing statement and that it is true and correct to the best of our knowledge, information, and belief.

Dated: \_\_\_\_\_

\_\_\_\_\_  
**Michael A. Schumacher**

Debtor

\_\_\_\_\_  
**Lynn S. Schumacher**

Joint Debtor

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_

Chapter 7

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 16,100.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
<b>TOTAL</b>	<b>\$ 16,100.00</b>

State the following:

Average Income (from Schedule I, Line 16)	\$ 1,914.00
Average Expenses (from Schedule J, Line 18)	\$ 6,952.75
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ 1,443.00

**United States Bankruptcy Court  
Northern District of Illinois  
Eastern Division**

In re **Michael A. Schumacher Lynn S. Schumacher**  
Debtors

Case No. \_\_\_\_\_  
Chapter **7**

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$145,156.17</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$ 16,100.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$</b>
4. Total from Schedule F		<b>\$7,381.37</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$152,537.54</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
(if known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

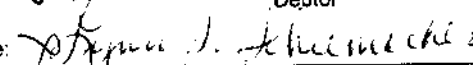
Date: \_\_\_\_\_

Signature: 

Michael A. Schumacher

Debtor

Date: \_\_\_\_\_

Signature: 

Lynn S. Schumacher

(Joint Debtor, if any)

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re: Michael A. Schumacher Lynn S. Schumacher

Debtors

Case No. \_\_\_\_\_  
(If known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
26,447.00	Employment in operation in of business. Figure taken from US tax form 1040	1/01/2004 to 12/31/2004
56,161.00	Employment in operation in of business. Figure taken from US tax form 1040	01/01/2005 to 12/31/2005
77,877.00	Employment in operation in of business. Figure taken from US tax form 1040	01/01/2006 to 12/31/2006
-44,268.00	Employment in operation in of business. Figure taken from US tax form 1040	01/01/2008 to 12/31/2008

## 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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## 3. Payments to creditors

*Complete a. or b., as appropriate, and c.*

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Community Bank of Lemont v. JLS Real Estate Development LLC, Diego Hospitality Group Ltd., Michael Schumacher, Lynn Schumacher, and Valentines Bistro Inc. 08CH 44551	Mortgage foreclosure initiated against debtors former business property: 316-18 Canal St. Lemont IL. 60439	Circuit Court of Cook County Chancery Division	
Community Bank of Lemont v. Valentines Bistro Inc. and Michael A. Schumacher. 09L 050386	Complaint for Replevin	Circuit Court of Cook County IL. Law Division	Pending
Sutton Funding LLC v. Michael A. Schumacher and Lynn Schumacher, Community Bank of Lemont 08CH 40833	Mortgage foreclosue initiated against debtors residence at 103045 Spruce Hill Court, Lemont Illinois.	Circuit Court of Cook County Chancery Division	Judgment entered
Community Bank of Lemont v. Michael A Schumacher, Lynn Schmacher, the Ravines Homeowners Association 08CH 40833	Mortgage foreclosure initiated as counterclaim by second lien holder on debtors residence.	Circuit Court of Cook County Chancery Division	Judgment entered

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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See above



## 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Sbertoli Law Office Dennis M. Sbertoli P.O. Box 1482 La Grange Park, IL 60526		\$250.00

**10. Other transfers**

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR' INTEREST IN PROPERTY
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**11. Closed financial accounts**

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
JLS Real Estate Development LLC	36-4383010		LLC formed for purposes of owning real estate from which debtor operated their former restaurant.	
Valentines Bistro Inc., an IL. Corp.	73-1704221		Illinois corporation formed for purposes of operating debtors former restaurant known as Valentines.	

- None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner or more than 5 percent of the voting or equity securities of a corporation; a partner, other than limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

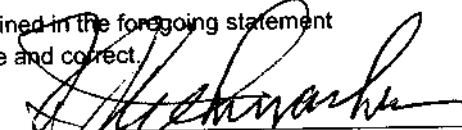
\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

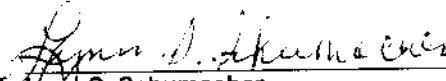
Date 6-1-09

Signature  
of Debtor

  
Michael A. Schumacher

Date \_\_\_\_\_

Signature  
of Joint Debtor  
(if any)

  
Lynn S. Schumacher

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division

In re Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
Chapter 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A** – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Community Bank of Lemont	Describe Property Securing Debt: 13045 Spruce Hill Court Lemont, IL 60439  LOT 16 IN THE RAVINES BEING A RE-SUBDIVISION OF PART OF LOTS 6 AND 7 IN COUNTY CLERKS DIVISION IN SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-32-203-039-0000
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained  If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))  Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Community Bank of Lemont	Describe Property Securing Debt: 316-318 Canal St. Lemont, IL 60439  LOT 3 (EXCEPT RAILROAD) IN BLOCK 34 IN KEEPTAW, IN THE WEST HALF OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-20-418-006-0000

Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: Illinois Department of Revenue	Describe Property Securing Debt: Undetermined IL1040 liability
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 4	
Creditor's Name: Internal Revenue Service	Describe Property Securing Debt: 1040 liability for 2007. Payment plan currently in place with IRS
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 5	
Creditor's Name: Sutton Funding LLC	Describe Property Securing Debt: 13045 Spruce Hill Court Lemont, IL 60439  LOT 16 IN THE RAVINES BEING A RE-SUBDIVISION OF PART OF LOTS 6 AND 7 IN COUNTY CLERKS DIVISION IN SECTION 32, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS. PIN: 22-32-203-039-0000
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f))	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

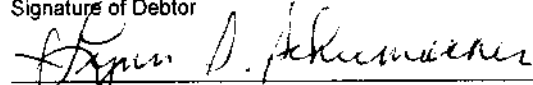
0 continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 6-1-09



Michael A. Schumacher  
Signature of Debtor



Lynn S. Schumacher  
Signature of Joint Debtor (if any)



B 203  
(12/94)

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois  
Eastern Division**

In re: Michael A. Schumacher Lynn S. Schumacher  
Debtors

Case No. \_\_\_\_\_  
Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>2,000.00</u>
Prior to the filing of this statement I have received	\$	<u>2,000.00</u>
Balance Due	\$	<u>0.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

None

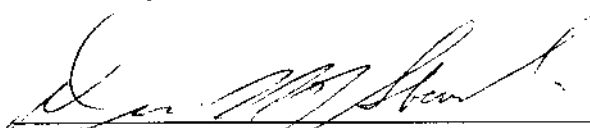
6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**Representation in adversary proceedings, if any.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6-2-09

  
Dennis M. Sbertoli, Bar No. 3128965

**Sbertoli Law Office**  
Attorney for Debtor(s)

**Dennis M. Sbertoli 3128965**  
**Sbertoli Law Office**  
**Dennis M. Sbertoli**  
**P.O. Box 1482**  
**La Grange Park, IL 60526**

**(708) 579-9724**  
**Attorney for the Petitioner(s)**

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois  
Eastern Division

In Re:

Debtor: **Michael A. Schumacher**

Social Security Number: **0753**

Case No:

Chapter **7**

Joint Debtor: **Lynn S. Schumacher**

Social Security Number:

Numbered Listing of Creditors

Creditor name and mailing address		Category of Claim	Amount of Claim
1.	<b>Watermark Physician Services Inc.</b> <b>c/o CB Accounts Inc.</b> <b>Dept. 0102</b> <b>PO Box 50</b> <b>Arrowsmith IL. 61722</b>	<b>Unsecured Claims</b>	<b>\$ 84.20</b>
2.	<b>A Step Ahead Footcare</b> <b>c/o Armor Systems Corporation</b> <b>1700 Kiefer Dr.</b> <b>Suite 1</b> <b>Zion IL. 60099</b>	<b>Unsecured Claims</b>	<b>\$ 939.20</b>
3.	<b>AT&amp;T</b> <b>P.O. Box 8100</b> <b>Aurora, IL 60507</b>	<b>Unsecured Claims</b>	<b>\$ 179.02</b>
4.	<b>Callahan Plumbing and Irrigation</b> <b>900 Lemont St.</b> <b>Lemont, IL 60439</b>	<b>Unsecured Claims</b>	<b>\$ 145.00</b>
5.	<b>Capital One</b> <b>P.O. Box 30285</b> <b>Salt Lak City, UT 84130-0285</b>	<b>Unsecured Claims</b>	<b>\$ 1.00</b>

In re: **Michael A. Schumacher**  
**Lynn S. Schumacher**

Case No. \_\_\_\_\_

6.	<b>Community Bank of Lemont</b> <b>1229 State Street</b> <b>Lemont, IL 60439</b>	<b>Secured Claims</b>	<b>\$ 272,000.00</b>
7.	<b>Sutton Funding LLC</b> <b>c/o Codilis and Associates</b> <b>15W030 North Frontage Rd.</b> <b>Suite 100</b> <b>Burr Ridge, IL 60527</b>	<b>Secured Claims</b>	<b>\$ 597,202.00</b>
8.	<b>Community Bank of Lemont</b> <b>1229 State Street</b> <b>Lemont, IL 60439</b>	<b>Secured Claims</b>	<b>\$ 562,000.00</b>
9.	<b>Dish Network</b> <b>PO Box 9033</b> <b>Littleton CO., 80160</b>	<b>Unsecured Claims</b>	<b>\$ 105.43</b>
10.	<b>Illinois Department of Revenue</b> <b>100 West Randolph</b> <b>Chicago, Illinois 60601</b>	<b>Priority Claims</b>	<b>\$ 100.00</b>
11.	<b>Internal Revenue Service</b> <b>Mail Stop 5010 CHI</b> <b>230 South Dearborn Street</b> <b>Chicago, IL 60604</b>	<b>Priority Claims</b>	<b>\$ 16,000.00</b>
12.	<b>John C. Mastrud DDS</b> <b>15531 127th St.</b> <b>Lemont, IL. 60439</b>	<b>Unsecured Claims</b>	<b>\$ 227.00</b>
13.	<b>Kleiser Therapy Services PC</b> <b>2803 Butterfield Rd</b> <b>Suite 350</b> <b>Oak Brook, IL 60523</b>	<b>Unsecured Claims</b>	<b>\$ 279.83</b>
14.	<b>Lemont Fire Protection District</b> <b>15900 New Ave.</b> <b>Lemont, IL 60439</b>	<b>Unsecured Claims</b>	<b>\$ 180.00</b>

In re: **Michael A. Schumacher**  
**Lynn S. Schumacher**

Case No. \_\_\_\_\_

15.	<b>Lemont Public Works Department</b> <b>16680 New Avenue</b> <b>Lemont, IL 60439</b>	<b>Unsecured Claims</b>	<b>\$ 777.44</b>
16.	<b>Macy's</b> <b>PO Box 689195</b> <b>Des Moines IA 50368</b>	<b>Unsecured Claims</b>	<b>\$ 376.29</b>
17.	<b>Meijer</b> <b>PO Box 981064</b> <b>El Paso TX. 79998-1064</b>	<b>Unsecured Claims</b>	<b>\$ 349.30</b>
18.	<b>Merchant Services Recovery Department</b> <b>PO Box 9599</b> <b>Knoxville, TN. 37940</b>	<b>Unsecured Claims</b>	<b>\$ 644.82</b>
19.	<b>Nicor Gas</b> <b>PO Box 870</b> <b>Aurora IL 60568-0001</b>	<b>Unsecured Claims</b>	<b>\$ 1,555.97</b>
20.	<b>Nova Corporation</b> <b>SDS 12-2291</b> <b>Minneapolis, MN. 55486-0086</b>	<b>Unsecured Claims</b>	<b>\$ 644.82</b>
21.	<b>Nu Look Car Wash</b> <b>1388 State St.</b> <b>Lemont, IL 60439</b>	<b>Unsecured Claims</b>	<b>\$ 27.45</b>
22.	<b>Radiologist of Du Page SC</b> <b>520 E. 22nd St.</b> <b>Lombard, IL 60148</b>	<b>Unsecured Claims</b>	<b>\$ 567.00</b>
23.	<b>Sertoma Speech and Hearing Center</b> <b>10409 S. Roberts Rd.</b> <b>Palos Hills, IL 60465</b>	<b>Unsecured Claims</b>	<b>\$ 81.60</b>

In re: **Michael A. Schumacher**  
**Lynn S. Schumacher**

Case No. \_\_\_\_\_

24.	<b>Tehming Liang MD</b> <b>580 E. Boughton Rd.</b> <b>Suite A</b> <b>Bolingbrook, IL 60440</b>	<b>Unsecured Claims</b>	<b>\$ 150.00</b>
25.	<b>True Green</b> <b>14405 S. Rt 59</b> <b>Plainfield, IL. 60544-2647</b>	<b>Unsecured Claims</b>	<b>\$ 66.00</b>


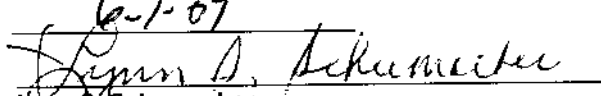
In re: **Michael A. Schumacher**  
**Lynn S. Schumacher**

Case No. \_\_\_\_\_

(The penalty for making a false statement or concealing property is a fine up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. secs. 152 and 3571.)

## DECLARATION

I, **Michael A. Schumacher**, and I, **Lynn S. Schumacher**, named as debtors in this case, declare under penalty of perjury that we have read the foregoing Numbered Listing of Creditors, consisting of **4 sheets** (not including this declaration), and that it is true and correct to the best of our information and belief.

Signature:   
Michael A. Schumacher  
Dated: 6-1-09  
Signature:   
Lynn S. Schumacher  
Dated: 6-1-09

Watermark Physician Services Inc.  
c/o CB Accounts Inc.  
Dept. 0102  
PO Box 50  
Arrowsmith IL. 61722

A Step Ahead Footcare  
c/o Armor Systems Corporation  
1700 Kiefer Dr.  
Suite 1  
Zion IL. 60099

AT& T  
P.O. Box 8100  
Aurora, IL 60507

Burke and White PC  
5330 Main St. Suite 200  
Downers Grove, IL 60515

Callahan Plumbing and Irrigation  
900 Lemont St.  
Lemont, IL 60439

Capital One  
P.O. Box 30285  
Salt Lak City, UT 84130-0285

Community Bank of Lemont  
1229 State Street  
Lemont, IL 60439

Sutton Funding LLC  
c/o Codilis and Associates  
15W030 North Frontage Rd.  
Suite 100  
Burr Ridge, IL 60527

Dish Network  
PO Box 9033  
Littleton CO., 80160

Document Page 48 of 55  
Illinois Department of Revenue  
100 West Randolph  
Chicago, Illinois 60601

Internal Revenue Service  
Mail Stop 5010 CHI  
230 South Dearborn Street  
Chicago, IL 60604

JLS Real Estate Development LLC  
13045 Spruce Hill Court  
Lemont, IL 60439

John C. Mastrud DDS  
15531 127th St.  
Lemont, IL. 60439

Kleiser Therapy Services PC  
2803 Butterfield Rd  
Suite 350  
Oak Brook, IL 60523

Lemont Fire Protection District  
15900 New Ave.  
Lemont, IL 60439

Lemont Public Works Department  
16680 New Avenue  
Lemont, IL 60439

Macy's  
PO Box 689195  
Des Moines IA 50368

Meijer  
PO Box 981064  
El Paso TX. 79998-1064



Document Page 49 of 55  
Merchant Credit Guide Co.  
223 W. Jackson Blvd.  
Chicago, IL 60606

Merchant Services Recovery Department  
PO Box 9599  
Knoxville, TN. 37940

Merchant Services Recovery Dept.  
PO Box 9599  
Knoxville, TN. 37940-0599

NCO Financial  
P.O. box 6489  
Baltimore, MD 21230

Nicor Gas  
PO Box 870  
Aurora IL 60568-0001

Nova Corporation  
SDS 12-2291  
Minneapolis, MN. 55486-0086

Nu Look Car Wash  
1388 State St.  
Lemont, IL 60439

Radiologist of Du Page SC  
520 E. 22nd St.  
Lombard, IL 60148

Sertoma Speech and Hearing Center  
10409 S. Roberts Rd.  
Palos Hills, IL 60465

Document Page 50 of 55  
Tehming Liang MD  
580 E. Boughton Rd.  
Suite A  
Bolingbrook, IL 60440

True Green  
14405 S. Rt 59  
Plainfield, IL. 60544-2647

Valentines Bistro Inc.  
PO Box 277, Lemont, IL

Valentines Bistro Inc.  
PO Box 277 Lemont, IL 60439

Valentines Bistro Inc.  
13045 Spruce Hill Court  
Lemont, IL 60439

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In Re:  
**Michael A. Schumacher**  
**Lynn S. Schumacher**

Bankruptcy Case Number: \_\_\_\_\_

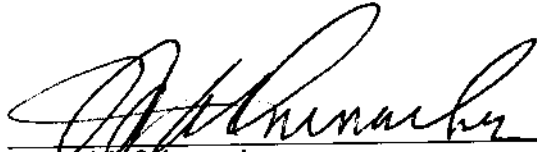
**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_

The above named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Dated: \_\_\_\_\_

6-1-09

  
\_\_\_\_\_  
Michael A. Schumacher

Debtor

  
\_\_\_\_\_  
Lynn S. Schumacher

Joint Debtor

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**  
**Eastern Division**

In re **Michael A. Schumacher Lynn S. Schumacher**  
Debtor(s)

Case No. \_\_\_\_\_

(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Lynn A. Schumacher  
Lynn S. Schumacher

Date:

6-1-09

**UNITED STATES BANKRUPTCY COURT**  
**Northern District of Illinois**  
**Eastern Division**

In re **Michael A. Schumacher Lynn S. Schumacher**  
Debtor(s)

Case No. \_\_\_\_\_

\_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

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☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

  
Michael A. Schumacher

Date:

6-1-09